

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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The Christie Lodge Owners Association, Inc., a
Colorado non-profit corporation*

In re:

MICHAEL HELLER and MARIA HELLER

Debtors.

Case No.20-10966 (ABA)

Chapter 13

Judge: Hon. Andrew B. Altenburg, Jr.

Hearing Date: March 25, 2020 at 10:00 a.m.

**OBJECTION TO CONFIRMATION OF DEBTORS' PROPOSED CHAPTER 13 PLAN ON
BEHALF OF CREDITOR THE CHRISTIE LODGE OWNERS ASSOCIATION, INC. PURSUANT
TO D.N.J. LBR 3015-3**

THE CHRISTIE LODGE OWNERS ASSOCIATION, INC., a Colorado non-profit corporation,
(the "The Christie Lodge"), a creditor in this Chapter 13 case, by and through its attorneys, SM
Law PC, hereby objects, pursuant to D.N.J. LBR 3015-3, to the Confirmation of the Chapter 13
Plan (Docket No. 2) (the "Plan") filed on behalf of the above-captioned Chapter 13 debtors,
Michael Heller and Maria Heller (the "Debtors"), and respectfully states as follows:

1. The proof of claim bar date is currently scheduled for March 31, 2020 and the
deadline to file a complaint to determine nondischargeability of certain debts is scheduled for April
20, 2020. As such, confirmation is premature at this time.

2. The Debtors state in their bankruptcy schedules (Schedule J) that the “Debtor is expecting a new job offer letter any day – salary will be a lot more than he makes now.” Without any further information by way of an updated and/or amended Schedule J, it is unclear whether this Plan is feasible or proposed in good faith.

3. Accordingly, The Christie Lodge respectfully submits that the Plan fails to comply with applicable provisions of the Bankruptcy Code and has not been proposed and/or prosecuted in good faith under, among other sections, 11 U.S.C. Sec. 1325(a)(1), and (3).

4. The Christie Lodge reserves all rights to amend or supplement this objection.

WHEREFORE, based on the foregoing, the creditor, The Christie Lodge, objects to confirmation of the Debtors’ proposed Chapter 13 Plan, respectfully requests that the Court deny confirmation of the Plan, in its current form, and respectfully requests such further relief deemed just and equitable by this Court.

SM LAW PC
*Attorneys for Creditor,
The Christie Lodge Owners Association, Inc.,
a Colorado non-profit corporation*

By: /s/ Marc D. Miceli

Dated: March 18, 2020